

In re:  
Frederick R. Naddeo  
Debra A. Naddeo  
Debtors

Case No. 20-11230-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: May 22, 2025

User: admin  
Form ID: 195

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 24, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Frederick R. Naddeo, Debra A. Naddeo, 385 Upland Way, Drexel Hill, PA 19026-1023

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 24, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 21, 2025 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor U.S. Bank National Association as indenture trustee, for the holders of the CIM Trust 2021-NR2, Mortgage-Backed Notes, Series 2021-NR2 bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor U.S. Bank National Association as indenture trustee, for the holders of the CIM Trust 2018-NR1, Mortgage-Backed Notes, Series 2018-NR1 bkgroup@kmlawgroup.com
JAMES RANDOLPH WOOD	on behalf of Creditor Upper Darby Township jwood@portnoffonline.com jwood@ecf.inforuptcy.com
JOHN L. MCCLAIN	on behalf of Debtor Frederick R. Naddeo aaamccain@aol.com edpabankcourt@aol.com;JLMcClain@jubileebk.net
JOHN L. MCCLAIN	on behalf of Joint Debtor Debra A. Naddeo aaamccain@aol.com edpabankcourt@aol.com;JLMcClain@jubileebk.net

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MICHELLE L. MCGOWAN

on behalf of Creditor U.S. Bank National Association as indenture trustee, for the holders of the CIM Trust 2021-NR2,  
Mortgage-Backed Notes, Series 2021-NR2 mimcgowan@raslg.com

MICHELLE L. MCGOWAN

on behalf of Creditor U.S. Bank Trust Company National Association mimcgowan@raslg.com

SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM EDWARD CRAIG

on behalf of Creditor Americredit Financial Services Inc., d/b/a GM Financial wcraig@egalawfirm.com,  
mortoncraige@cf@gmail.com;alapinski@egalawfirm.com

TOTAL: 10

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

In re: : Chapter 13

Frederick R. Naddeo and Debra A. Naddeo : Case No. 20-11230-amc  
Debtor(s)

***ORDER***

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AND NOW, this day , May 21, 2025 , it appearing that the trustee in the above  
entitled matter has filed his report and that the trustee has performed all other duties required  
in the administration of the debtor(s) estate, it is

ORDERED that the trustee be discharged and relieved of any trust; and this case be, and  
the same hereby is, closed.

By The Court

Ashely M. Chan  
Chief Judge, United States Bankruptcy Court